

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	DENESSIA L HIGHTOWER	§	Case No.: 08-28976
	SAMUEL L HIGHTOWER SR	§	
		§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/27/2008.
- 2) This case was confirmed on 12/31/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/07/2009.
- 5) The case was dismissed on 10/14/2009.
- 6) Number of months from filing to the last payment: 10
- 7) Number of months case was pending: 15
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 39,600.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 3,661.32
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 3,661.32</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,147.20
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 254.12
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,401.32**

Attorney fees paid and disclosed by debtor **\$ 246.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
US CELLULAR	UNSECURED	939.00	NA	NA	.00	.00
AMERICAS FINANCIAL S	UNSECURED	274.00	274.09	274.09	.00	.00
LVNV FUNDING	UNSECURED	2,575.00	2,575.71	2,575.71	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	400.00	278.14	278.14	.00	.00
SEARS GOLD MASTERCAR	UNSECURED	2,576.00	NA	NA	.00	.00
AMERITECH FACC ILLIN	UNSECURED	501.00	NA	NA	.00	.00
WOW INTERNET CABLE S	UNSECURED	516.00	NA	NA	.00	.00
DRIVE FINANCIAL SERV	UNSECURED	NA	NA	NA	.00	.00
FIELDSTONE MORTGAGE	UNSECURED	NA	NA	NA	.00	.00
FIELDSTONE MORTGAGE	UNSECURED	NA	NA	NA	.00	.00
TCF NATIONAL BANK	UNSECURED	139.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	474.00	523.04	523.04	.00	.00
WEST SUBURBAN MEDICA	UNSECURED	386.00	NA	NA	.00	.00
NATIONAL CITY BANK	UNSECURED	301.00	NA	NA	.00	.00
JB ROBINSONS	UNSECURED	228.00	NA	NA	.00	.00
DRIVE FINANCIAL SVC	UNSECURED	4,122.00	5,371.47	5,371.47	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	280.00	419.56	419.56	.00	.00
TCF BANK	UNSECURED	397.00	NA	NA	.00	.00
WEST SIDE EMERGENCY	UNSECURED	242.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	8,668.00	9,764.44	9,764.44	.00	.00
US DEPT OF EDUCATION	UNSECURED	4,958.00	NA	NA	.00	.00
AT&T	UNSECURED	489.00	NA	NA	.00	.00
ACC CONSUMER FINANCE	SECURED	7,400.00	14,466.64	14,466.64	200.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ACC CONSUMER FINANCE	UNSECURED	7,549.00	NA	NA	.00	.00
CITY OF CHICAGO WATE	SECURED	317.00	NA	NA	.00	.00
HSBC MORTGAGE SVCS	SECURED	107,360.00	105,528.24	.00	.00	.00
HSBC MORTGAGE SVCS	SECURED	27,201.00	27,374.04	.00	.00	.00
MONTEREY COLLECTIONS	SECURED	300.00	.00	774.00	30.00	.00
MONTEREY COLLECTIONS	UNSECURED	474.00	NA	NA	.00	.00
MONTEREY COLLECTIONS	SECURED	500.00	2,287.20	2,287.00	30.00	.00
MONTEREY COLLECTIONS	UNSECURED	1,787.00	.00	.20	.00	.00
HSBC MORTGAGE SERVIC	OTHER	NA	NA	NA	.00	.00
HSBC MORTGAGE SVCS	SECURED	NA	409.49	.00	.00	.00
HSBC MORTGAGE SVCS	SECURED	NA	3,021.92	.00	.00	.00
ROUNDUP FUNDING LLC	SECURED	NA	228.99	.00	.00	.00
COMMONWEALTH EDISON	UNSECURED	NA	548.49	548.49	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	14,466.64	200.00	.00
All Other Secured	<u>3,061.00</u>	<u>60.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	17,527.64	260.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	19,755.14	.00	.00

**Disbursements:**

Expenses of Administration	\$ 3,401.32	
Disbursements to Creditors	\$ 260.00	
<b>TOTAL DISBURSEMENTS:</b>		\$ 3,661.32

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/13/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.